



## Health Reimbursement Account (HRA)

### What is a Health Reimbursement Account (HRA) and How Does it Work?

A HRA is a plan selected by the City and administered by Benefit Advantage to reward employees for participating in the City's Healthy Rewards Program. Employees can earn up to \$350 for completing the program (\$700 if a spouse/partner participates). The HRA acts like a Flexible Spending Account (FSA) Healthcare plan and allows employees to pay for medical, dental, prescription and vision expenses. Plus, HRA reimbursements are tax free! HRA funds do not expire and rollover from year to year if not used. Participants have up to three years after separating/retiring from the City to use HRA funds.

### How to Earn a HRA

The City will automatically enroll employees in a HRA when 75, 100 or 125 points are earned through the Wellness Healthy Rewards program. Once points are earned, employees and spouses/partners (if they complete the program) will each receive \$150, \$250 or \$350 (total reward possible) toward a HRA. If an employee is not enrolled in the City's Flexible Spending Account, they will receive a debit card from Benefit Advantage. If two city employees are married to each other, all HRA funds are deposited in the employee's account that carries the City's health insurance. The same expenses that are eligible for reimbursement under a FSA Healthcare plan are eligible for reimbursement under a HRA. These include medical and dental deductibles, co-pays, co-insurance, prescription and vision expenses. For more information on the City's Healthy Rewards program visit: [www.milwaukee.gov/HealthyRewards](http://www.milwaukee.gov/HealthyRewards)

### Filing Claims

Filing claims is easy with multiple options available. Employees receive a debit card, which can be used to pay eligible expenses at the point of purchase at healthcare, dental and vision provider offices as well as retailers and pharmacies. Employees can also submit claims online, via the mobile app, through email, fax or mail. Some purchases may require documentation and Benefit Advantage will notify participants when further expense documentation is needed. Once the claim is validated and processed, Benefit Advantage will provide reimbursement. All qualified claim requests will be processed and issued within 5 business days.

### Benefit Advantage Online Self-Service and Phone App

Employees can setup an online account at [www.benefitadvantage.com](http://www.benefitadvantage.com) to view their HRA account balance and claim history, file claims and sign up for direct deposit for faster reimbursement. Employees can also download the Benefit Advantage Mobile App to manage their account on the go. Benefit Advantage can be reached at 1-800-686-6829 or [claims@benadvan.com](mailto:claims@benadvan.com) regarding employee questions or issues. If Benefit Advantage is not able to resolve the issue, employees can call DER/Employee Benefits at 414-286-8111.

### Important Note

Employees may participate in both a HRA and FSA but cannot submit the same expenses to both plans or they may be subject to penalties through the IRS.